



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name SEACOAST BANKING CORPORATION OF FLORIDA

City/State STUART, FL

Bank Holding Company Information

Federal Reserve District: 6

Consolidated Assets (\$000): 9,681,433

Peer Group Number: 2 Number in Peer Group: 152

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

SEACOAST BANKING CORPORATION OF FLORIDA

815 COLORADO AVENUE

STUART, FL 34994

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Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	251,473	254,367	250,535	199,985	153,825	-1.14	110.94
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	250,715	253,529	249,802	199,394	153,404	-1.11	110.96
Tax-exempt income on loans and leases.....	758	838	733	591	421	-9.55	102.67
Estimated tax benefit on income on loans and leases.....	284	348	190	177	301	-18.24	-8.52
Income on loans and leases (tax equivalent).....	251,757	254,715	250,725	200,162	154,126	-1.16	110.63
Investment interest income (tax equivalent).....	30,000	30,360	36,053	39,009	35,932	-1.19	7.97
Interest on balances due from depository institutions.....	1,118	357	1,154	473	306	213.17	315.61
Interest income on other earning assets.....	1,885	2,168	2,307	2,272	1,994	-13.05	29.55
Total interest income (tax equivalent).....	284,760	287,600	290,239	241,916	192,358	-0.99	91.07
Interest on time deposits of \$250K or more	961	2,206	3,661	2,257	1,149	-56.44	
Interest on time deposits < \$250K.....	1,827	11,159	18,115	9,428	3,529	-83.63	
Interest on foreign office deposits	0	0	0				
Interest on other deposits	3,605	6,919	16,621	8,763	3,654	-47.90	38.97
Interest on other borrowings and trading liabilities.....	1,826	4,112	7,889	9,512	7,024	-55.59	-52.63
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense.....	8,219	24,396	46,286	29,960	15,356	-66.31	-3.57
Net interest income (tax equivalent).....	276,541	263,204	243,953	211,956	177,002	5.07	96.81
Non-interest income.....	72,068	59,197	56,171	51,031	59,631	21.74	87.87
Adjusted operating income (tax equivalent)	348,609	322,401	300,124	262,987	236,633	8.13	94.89
Overhead expense.....	198,209	184,338	161,397	162,659	150,992	7.52	50.37
Provision for credit losses.....	-9,421	38,179	10,999	11,730	5,648		
Securities gains (losses)	-363	1,096	1,031	-485	86		
Other tax equivalent adjustments	11	-75	1	0	-172		
Pretax net operating income (tax equivalent).....	159,254	101,043	128,947	87,975	79,907	57.61	253.76
Applicable income taxes	34,339	22,818	29,873	20,258	36,336	50.49	130.63
Tax equivalent adjustments	512	461	335	442	706	11.06	-44.77
Applicable income taxes (tax equivalent).....	34,851	23,279	30,208	20,700	37,042	49.71	120.35
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	124,403	77,764	98,739	67,275	42,865	59.98	326.02
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	124,403	77,764	98,739	67,275	42,865	59.98	326.02
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	124,403	77,764	98,739	67,275	42,865	59.98	326.02
Investment securities income (tax equivalent).....	30,000	30,360	36,053	39,009	35,932	-1.19	7.97
US Treasury and agency securities (excluding mortgage-backed securities)	225	265	321	257	116	-15.09	80.00
Mortgage-backed securities	18,060	16,019	16,148	20,914	21,672	12.74	4.12
All other securities	11,715	14,076	19,584	17,838	14,144	-16.78	13.57
Cash dividends declared.....	22,506	0	0	0	0		
Common	22,506	0	0	0	0		
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 2	Pct												
Percent of Average Assets															
Interest income (tax equivalent).....	3.06	3.12	41	3.67	3.53	60	4.25	4.19	57	3.98	4.08	42	3.69	3.78	44
Less: Interest expense	0.09	0.26	6	0.31	0.54	18	0.68	0.95	19	0.49	0.75	19	0.29	0.50	17
Equals: Net interest income (tax equivalent).....	2.97	2.85	58	3.36	2.96	83	3.57	3.21	73	3.49	3.33	60	3.40	3.29	57
Plus: Non-interest income	0.77	0.94	42	0.76	0.98	39	0.82	0.90	46	0.84	0.90	53	1.15	0.93	71
Equals: adjusted operating income (tax equivalent).....	3.74	3.89	48	4.11	3.96	60	4.39	4.16	58	4.33	4.27	52	4.54	4.26	65
Less: Overhead expense.....	2.13	2.37	37	2.35	2.48	43	2.36	2.59	38	2.68	2.58	56	2.90	2.60	69
Less: Provision for credit losses.....	-0.10	-0.01	23	0.49	0.38	68	0.16	0.12	71	0.19	0.12	76	0.11	0.11	56
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	48	0	0	48	0	0	49	0	0	46
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	6	0.01	0.02	59	0.02	0.01	78	-0.01	0	14	0	0.01	48
Plus: other tax equivalent adjustments	0	0	80	0	0	8	0	0	83	0	0	45	0	0	4
Equals: Pretax net operating income (tax equivalent).....	1.71	1.64	48	1.29	1.22	55	1.89	1.53	79	1.45	1.55	40	1.53	1.55	46
Less: Applicable income taxes (tax equivalent).....	0.37	0.35	43	0.30	0.27	59	0.44	0.35	76	0.34	0.32	53	0.71	0.59	67
Less: Minority interest.....	0	0	46	0	0	45	0	0	45	0	0	46	0	0	47
Equals: Net operating income	1.33	1.25	57	0.99	0.97	52	1.45	1.19	77	1.11	1.22	37	0.82	0.95	33
Plus: Net extraordinary items.....	0	0	49	0	0	50	0	0	50	0	0	49	0	0	49
Equals: Net income	1.33	1.25	57	0.99	0.97	52	1.45	1.19	77	1.11	1.22	37	0.82	0.95	33
Memo: Net income (last four quarters)	1.33	1.26	56	0.99	0.97	52	1.45	1.19	77	1.11	1.22	37	0.82	0.95	33
Net income-BHC and noncontrolling (minority) interest	1.33	1.25	56	0.99	0.97	52	1.45	1.19	76	1.11	1.22	37	0.82	0.95	33
Margin Analysis															
Average earning assets / Average assets	90.44	93.81	10	91.78	93.47	25	91.06	93.22	25	90.39	93.23	16	90.83	93.19	23
Average interest-bearing funds / Average assets.....	54.51	65.01	13	59.51	68.25	18	62.64	70.66	19	62.62	70.70	21	63.27	70.06	22
Interest income (tax equivalent) / Average earning assets	3.38	3.34	51	4	3.78	70	4.67	4.49	69	4.41	4.38	50	4.07	4.06	48
Interest expense / Average earning assets	0.10	0.28	7	0.34	0.57	18	0.74	1.02	21	0.55	0.81	18	0.32	0.54	18
Net interest income (tax equivalent) / Average earning assets	3.28	3.05	70	3.66	3.17	83	3.92	3.45	73	3.86	3.58	65	3.74	3.54	62
Yield or Cost															
Total loans and leases (tax equivalent).....	4.38	4.16	69	4.49	4.28	68	5.08	4.98	55	4.87	4.85	52	4.64	4.52	60
Interest-bearing bank balances	0.14	0.15	42	0.14	0.32	8	2.05	2.26	44	2.35	1.88	82	1.51	1.13	82
Federal funds sold and reverse repos		0.17			0.43			2.02			1.50			0.83	
Trading assets		0.32			0.80			0.49			0.70			0.48	
Total earning assets	3.37	3.40	49	3.99	3.80	72	4.66	4.47	68	4.40	4.33	54	4.05	3.98	59
Investment securities (tax equivalent)	1.62	1.75	41	2.38	2.32	57	3.01	2.74	75	2.95	2.69	74	2.67	2.61	55
US Treasury and agency securities (excluding mortgage-backed securities).....	3.17	1.22	97	3.02	1.87	87	3.45	2.54	86	3.24	2.20	87	1.12	1.66	14
Mortgage-backed securities	1.09	1.44	19	1.46	2.05	7	1.79	2.54	2	2.06	2.44	7	2.16	2.19	46
All other securities	4.33	2.49	95	6	3.24	91	7.11	3.80	95	5.82	3.74	90	4	3.85	53
Interest-bearing deposits	0.09	0.27	8	0.33	0.62	14	0.73	1.13	14	0.45	0.85	14	0.22	0.52	8
Time deposits of \$250K or more	0.62	0.79	35	1.22	1.60	20	1.70	2.13	13	1.44	1.57	33			
Time deposits < \$250K	0.39	0.75	13	1.22	1.49	22	2.04	1.91	60	1.47	1.42	52			
Other domestic deposits	0.08	0.17	21	0.21	0.36	20	0.60	0.86	31	0.35	0.64	18			
Foreign deposits		0.42			1.24			2.53			1.85			0.84	
Federal funds purchased and repos.....	0.15	0.11	70	0.33	0.37	59	1.34	1.23	62	0.90	1.03	51	0.46	0.68	54
Other borrowed funds and trading liabilities	0	0.53	29	1.10	0.55	70	1.84	1.03	57	1.99	2.10	44	1.03	1.48	13
All interest-bearing funds.....	0.16	0.41	5	0.52	0.79	20	1.08	1.34	29	0.79	1.06	23	0.47	0.71	20

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017			
Non-interest Income and Expenses												
Total non-interest income		72,068		59,197		56,171		51,031		59,631		
Fiduciary activities income		7,038		5,504		4,442		4,183		3,705		
Service charges on deposit accounts - domestic		9,777		9,429		11,529		11,199		10,049		
Trading revenue.....		0		0		0		0		0		
Investment banking fees and commissions.....		2,573		1,993		1,879		1,672		1,348		
Insurance activities revenue.....		17		10		30		60		4		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees		1,317		1,131		817		289		31		
Net securitization income		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		14,206		14,533		10,393		8,492		23,102		
Other non-interest income.....		37,140		26,597		27,081		25,136		21,392		
Total overhead expenses		198,209		184,338		161,397		162,659		150,992		
Personnel expense.....		115,156		104,084		87,526		84,056		77,424		
Net occupancy expense.....		19,530		20,024		20,528		20,139		19,357		
Goodwill impairment losses		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		5,033		5,857		5,825		4,299		3,361		
Other operating expenses.....		58,490		54,373		47,518		54,165		50,850		
Fee income on mutual funds and annuities.....		1,305		1,045		1,089		970		835		
Memoranda												
Assets under management in proprietary mutual funds and annuities.....		0		0		0		0		0		
Number of equivalent employees		989		965		878		902		805		
Average personnel expense per employee.....		116.44		107.86		99.69		93.19		96.18		
Average assets per employee.....		9,422.61		8,122.62		7,778.85		6,735.06		6,467.77		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income		1.81	0.54	84	1.77	0.51	84	1.94	0.66	83	1.90	1.69
Overhead expenses / Net Interest Income + non-interest income		56.94	60.88	33	57.27	61.22	29	53.84	61.79	14	61.95	61.22
Percent of Average Assets												
Total overhead expense		2.13	2.37	37	2.35	2.48	43	2.36	2.59	38	2.68	2.58
Personnel expense.....		1.24	1.37	38	1.33	1.42	43	1.28	1.50	34	1.38	1.46
Net occupancy expense.....		0.21	0.28	23	0.26	0.30	34	0.30	0.32	46	0.33	0.31
Other operating expenses.....		0.68	0.70	50	0.77	0.73	62	0.78	0.76	55	0.96	0.79
Overhead less non-interest income		1.35	1.39	45	1.60	1.44	62	1.54	1.65	41	1.84	1.65
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense		56.86	60	37	57.18	58.93	37	53.78	59.91	22	61.85	60.51
Personnel expense.....		33.03	34.64	41	32.28	33.88	31	29.16	34.17	22	31.96	34.42
Net occupancy expense.....		5.60	7.36	22	6.21	7.04	36	6.84	7.50	38	7.66	7.33
Other operating expenses.....		18.22	17.56	62	18.68	17.57	63	17.77	17.93	55	22.23	18.28
Total non-interest income		20.67	24.76	38	18.36	23.45	40	18.72	19.83	50	19.40	20.30
Fiduciary activities income		2.02	2.32	54	1.71	1.45	60	1.48	1.61	57	1.59	1.95
Service charges on domestic deposit accounts		2.80	3.11	53	2.92	2.67	60	3.84	3.21	63	4.26	3.58
Trading revenue.....		0	0.07	39	0	0.10	39	0	0.07	41	0	0.03
Investment banking fees and commissions.....		0.74	0.92	56	0.62	1.03	45	0.63	0.91	52	0.64	0.85
Insurance activities revenue.....		0	0.64	51	0	0.41	50	0.01	0.37	55	0.02	0.46
Venture capital revenue.....		0	0	48	0	0	48	0	0	50	0	49
Net servicing fees		0.38	0.47	69	0.35	0	78	0.27	0.22	70	0.11	0.52
Net securitization income		0	0	47	0	0	48	0	0	48	0	49
Net gain (loss) - sales of loans, OREO, and other assets		4.08	4.52	62	4.51	5.55	60	3.46	2.27	80	3.23	1.98
Other non-interest income.....		10.65	8.76	70	8.25	7.76	65	9.02	7.41	72	9.56	7.05
Overhead less non-interest income		36.18	34.71	53	38.82	34.63	59	35.06	39.47	30	42.45	39.75
Applicable income taxes / Pretax net operating income (tax equivalent).....		21.56	21.61	46	22.58	20.30	60	23.17	21.51	64	23.03	18.37
Applicable income tax + TE / Pretax net operating income + TE		21.88	21.64	43	23.04	22.51	53	23.43	23.31	50	23.53	21.35

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year	5-Year
Real estate loans	4,628,500	4,200,025	4,230,156	3,910,224	3,041,977	10.20	95.42	
Commercial and industrial loans	1,100,190	1,327,861	751,328	695,682	574,043	-17.15	226.13	
Loans to individuals	174,465	189,203	207,613	202,175	189,215	-7.79	12.46	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0	0		
Agricultural loans	1,534	1,831	1,429	5,193	2,114	-16.22	79.84	
Other loans and leases	52,131	85,319	27,907	23,813	34,333	-38.90	60.00	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	5,956,820	5,804,239	5,218,433	4,837,087	3,841,682	2.63	105.80	
Less: Allowance for loan and lease losses	83,315	92,733	35,154	32,423	27,122	-10.16	256.05	
Net loans and leases	5,873,505	5,711,506	5,183,279	4,804,664	3,814,560	2.84	104.58	
Debt securities that reprice or mature in over 1 year	1,966,670	1,366,949	948,763	949,108	880,179	43.87	118.60	
Mutual funds and equity securities	9,316	6,530	6,392	6,205	6,343	42.66	43.32	
Subtotal	7,849,491	7,084,985	6,138,434	5,759,977	4,701,082	10.79	107.81	
Interest-bearing bank balances	498,979	318,208	38,430	31,952	18,018	56.81	1739.69	
Federal funds sold and reverse repos	0	0	0	0	0			
Debt securities that reprice or mature within 1 year	316,289	215,692	259,461	274,672	486,145	46.64	-24.12	
Trading assets	0	0	0	0	0			
Total earning assets	8,664,759	7,618,885	6,436,325	6,066,601	5,205,245	13.73	105.27	
Non-interest-bearing cash and due from depository institutions	238,750	86,630	89,843	92,242	104,039	175.60	189.32	
Premises, fixed assets, and leases	107,660	100,656	92,780	71,024	66,883	6.96	83.46	
Other real estate owned	13,618	12,750	12,390	12,802	7,640	6.81	36.88	
Investment in unconsolidated subsidiaries	42,126	25,171	15,620	17,114	17,722	67.36	143.01	
Intangible and other assets	614,520	498,300	461,553	487,875	408,600	23.32	110.97	
Total assets	9,681,433	8,342,392	7,108,511	6,747,658	5,810,129	16.05	106.83	
Quarterly average assets	10,061,034	8,352,822	6,986,139	6,615,161	5,718,255	20.45	120.11	
Average loans and leases (YTD)	5,750,694	5,677,682	4,932,756	4,110,262	3,321,049	1.29	122.61	
Memoranda								
Loans held-for-sale	31,791	68,890	20,029	11,873	24,306	-53.85	112.88	
Loans not held-for-sale	5,925,029	5,735,349	5,198,404	4,825,214	3,817,376	3.31	105.77	
Real estate loans secured by 1–4 family	1,456,080	1,410,131	1,526,385	1,335,133	1,063,092	3.26	71.14	
Commercial real estate loans	3,156,494	2,770,290	2,681,468	2,568,248	1,972,083	13.94	108.64	
Construction and land development	230,824	245,103	325,113	443,566	343,133	-5.83	44.16	
Multifamily	181,093	145,914	168,565	110,113	70,364	24.11	204.85	
Nonfarm nonresidential	2,744,577	2,379,273	2,187,790	2,014,569	1,558,586	15.35	112.20	
Real estate loans secured by farmland	15,926	19,604	22,303	6,843	6,802	-18.76	232.62	
Total investment securities	2,292,275	1,589,171	1,214,616	1,229,985	1,372,667	44.24	73.26	
U.S. Treasury securities	197	101	100	100	100	95.05	97.00	
US agency securities (excluding mortgage-backed securities)	6,582	8,676	10,014	7,200	9,643	-24.14	-46.17	
Municipal securities	33,363	35,326	31,756	39,431	45,861	-5.56	-46.95	
Mortgage-backed securities	1,950,127	1,336,343	928,136	935,683	1,005,887	45.93	93.56	
Asset-backed securities	292,690	202,195	238,218	241,366	304,833	44.76	71.34	
Other debt securities	0	0	0	0	0		-100.00	
Mutual funds and equity securities	9,316	6,530	6,392	6,205	6,343	42.66	43.32	
Available-for-sale securities	1,644,319	1,398,157	946,855	865,831	955,804	17.61	72.99	
U.S. Treasury securities	197	101	100	100	100	95.05	97.00	
US agency securities (excluding mortgage-backed securities)	6,582	8,676	10,014	7,200	9,643	-24.14	-46.17	
Municipal securities	33,363	35,326	31,756	39,431	45,861	-5.56	-46.95	
Mortgage-backed securities	1,311,487	1,151,859	666,767	609,734	629,547	13.86	93.85	
Asset-backed securities	292,690	202,195	238,218	209,366	264,310	44.76	126.40	
Other debt securities	0	0	0	0	0		-100.00	
Mutual funds and equity securities	0	0	0	0	6,343		-100.00	
Held-to-maturity securities appreciation (depreciation)	-11,242	7,695	844	-8,055	-2,393			
Available-for-sale securities appreciation (depreciation)	-9,339	26,618	6,090	-17,041	-4,417			
Structured notes, fair value	0	0	0	0	0			
Pledged securities	496,934	420,758	284,815	517,755	674,562	18.10	-5.44	

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	3,075,534	2,289,789	1,590,492	1,569,602	1,409,971	34.32	1047.97
NOW, ATS and transaction accounts	1,890,236	1,566,069	1,181,731	1,014,032	1,041,010	20.70	1380.91
Time deposits less brokered deposits < \$250K	394,601	226,901	504,837	513,313	394,809	73.91	
MMDA and other savings accounts	2,546,876	2,245,547	1,627,515	1,667,758	1,365,805	13.42	-8.25
Other non-interest-bearing deposits	0	0	0				
Core deposits	7,907,247	6,328,306	4,904,575	4,764,705	4,211,595	24.95	137.36
Time deposits of \$250K or more	150,342	171,463	207,319	191,941	144,272	-12.32	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	121,565	119,609	86,121	214,323	216,094	1.64	-40.47
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	0	319,333	380,000	211,000		-100.00
Other borrowings w/remaining maturity over 1 year	0	0	25,765	0	0		
Brokered deposits < \$250K	10,000	432,792	472,857	220,594	236,853	-97.69	
Noncore funding	281,907	723,864	1,111,395	1,006,858	808,219	-61.06	-65.24
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	71,646	71,365	71,085	70,804	70,521	0.39	2.00
Other liabilities	109,897	88,455	35,817	41,024	30,130	24.24	234.56
Total liabilities	8,370,697	7,211,990	6,122,872	5,883,391	5,120,465	16.07	97.16
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	5,850	5,524	5,151	5,136	4,693	5.90	53.42
Common surplus	963,747	855,988	786,138	778,501	661,632	12.59	112.28
Retained earnings	358,598	256,701	195,813	97,074	29,914	39.69	
Accumulated other comprehensive income	-6,994	20,370	4,465	-13,060	-4,216		
Other equity capital components	-10,569	-8,285	-6,032	-3,384	-2,359		
Total holding company equity capital	1,310,632	1,130,298	985,535	864,267	689,664	15.95	201.02
Noncontrolling (minority) interest in subsidiaries	104	104	104	0	0	0.00	
Total equity capital, including minority interest	1,310,736	1,130,402	985,639	864,267	689,664	15.95	201.04
Total liabilities and capital	9,681,433	8,342,392	7,108,511	6,747,658	5,810,129	16.05	106.83
Memoranda							
Non-interest-bearing deposits	3,075,534	2,289,789	1,590,492	1,569,602	1,409,971	34.32	167.83
Interest-bearing deposits	4,992,055	4,642,772	3,994,259	3,607,638	3,182,749	7.52	110.20
Total deposits	8,067,589	6,932,561	5,584,751	5,177,240	4,592,720	16.37	128.98
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,130,298	985,535	864,267	689,664	435,397		
Accounting restatements	0	0	0	0	0		
Net income	124,403	77,764	98,739	67,275	42,865		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	15,990	8,072	7,652	9,826	61,985		
Sale of treasury stock	512	407	437	412	283		
Less: Purchase of treasury stock	2,796	2,660	3,085	1,437	1,416		
Changes incident to business combinations	92,095	62,152	0	107,486	146,547		
Less: Dividends declared	22,506	0	0	0	0		
Change in other comprehensive income	-27,364	15,904	17,525	-8,959	4,003		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	-16,876	0	0	0		
Holding company equity capital, ending balance	1,310,632	1,130,298	985,535	864,267	689,664		

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 2	Pct												
	47.81	47.29	53	50.35	48.33	57	59.51	52.67	65	57.95	53.63	61	52.36	53.41	46
Percent of Total Assets															
Real estate loans	11.36	10.08	67	15.92	13.47	66	10.57	11.45	55	10.31	11.42	52	9.88	10.82	55
Commercial and industrial loans	1.80	2.29	66	2.27	2.29	70	2.92	2.71	71	3	2.65	74	3.26	2.58	73
Loans to individuals	0	0	46	0	0	45	0	0	44	0	0	44	0	0	45
Loans to depository institutions and acceptances of other banks	0.02	0.46	39	0.02	0.43	45	0.02	0.53	43	0.08	0.47	50	0.04	0.51	44
Agricultural loans.....	0.54	1.08	62	1.02	1.39	64	0.39	1.08	57	0.35	2.64	25	0.59	2.62	28
Other loans and leases.....	60.67	64.16	32	68.46	69.27	39	72.92	72.36	46	71.20	73.30	37	65.65	72.64	20
Net loans and leases.....	20.31	17.60	61	16.39	13.53	67	13.35	13.66	51	14.07	13.20	57	15.15	13.96	61
Debt securities over 1 year.....	0.10	0.07	76	0.08	0.05	70	0.09	0.06	72	0.09	0.05	78	0.11	0.07	72
Mutual funds and equity securities	81.08	82.59	39	84.93	83.47	51	86.35	86.76	40	85.36	87.24	31	80.91	87.26	13
Subtotal	5.15	7.80	42	3.81	6.78	34	0.54	2.97	17	0.47	2.30	23	0.31	2.34	14
Interest-bearing bank balances	0	0.05	38	0	0.02	38	0	0.03	36	0	0.01	38	0	0.02	35
Federal funds sold and reverse repos	3.27	1.75	79	2.59	2.03	68	3.65	2.10	78	4.07	2.14	76	8.37	1.92	91
Debt securities 1 year or less	0	0.02	38	0	0.04	38	0	0.03	38	0	0.02	38	0	0.02	35
Trading assets	89.50	93.39	5	91.33	92.98	23	90.54	92.39	24	89.91	92.24	18	89.59	92.22	13
Total earning assets.....	2.47	0.87	96	1.04	1.07	56	1.26	1.14	59	1.37	1.25	57	1.79	1.26	79
Non-interest cash and due from depository institutions.....	0.14	0.02	90	0.15	0.03	91	0.17	0.04	89	0.19	0.04	92	0.13	0.06	80
All other assets.....	8.04	5.67	87	7.63	5.87	78	8.19	6.41	77	8.73	6.39	83	8.62	6.45	81
Memoranda															
Short-term investments	8.42	10.52	45	6.40	9.38	35	4.19	5.36	47	4.54	4.70	57	8.68	4.63	78
U.S. Treasury securities.....	0	0.69	45	0	0.19	63	0	0.29	56	0	0.37	56	0	0.22	64
US agency securities (excluding mortgage-backed securities)	0.07	1.83	15	0.10	1.28	22	0.14	1.25	29	0.11	1.67	27	0.17	1.50	28
Municipal securities	0.34	3.67	22	0.42	2.96	29	0.45	2.58	27	0.58	2.66	30	0.79	2.97	28
Mortgage-backed securities	20.14	10.07	88	16.02	8.52	86	13.06	9.38	73	13.87	8.73	77	17.31	9.19	86
Asset-backed securities	3.02	0.43	90	2.42	0.35	90	3.35	0.30	91	3.58	0.26	92	5.25	0.23	95
Other debt securities	0	0.67	10	0	0.60	12	0	0.53	15	0	0.52	16	0	0.48	16
Loans held-for-sale.....	0.33	0.28	75	0.83	0.58	75	0.28	0.39	65	0.18	0.29	67	0.42	0.32	77
Loans held for investment	61.20	64.47	32	68.75	69.07	41	73.13	72.01	48	71.51	73.24	39	65.70	72.42	18
Real estate loans secured by 1–4 family	15.04	13.45	60	16.90	14.47	65	21.47	16.02	72	19.79	16.83	66	18.30	16.44	64
Revolving	3.48	1.60	88	4.09	1.79	90	4.11	2.24	78	3.88	2.43	74	4.02	2.71	69
Closed-end, secured by first liens	11.39	11.44	58	12.52	12.11	60	16.65	13.07	70	15.02	13.60	62	13.47	13.03	59
Closed-end, secured by junior liens	0.17	0.22	49	0.29	0.27	60	0.71	0.37	85	0.89	0.41	87	0.81	0.39	84
Commercial real estate loans	32.60	30.90	54	33.21	30.65	59	37.72	33.26	67	38.06	33.39	69	33.94	33.79	55
Construction and land development.....	2.38	4.37	22	2.94	4.32	33	4.57	5	51	6.57	4.78	72	5.91	4.55	68
Multifamily.....	1.87	4.79	26	1.75	5.03	24	2.37	4.76	35	1.63	5.12	23	1.21	5.32	15
Nonfarm nonresidential	28.35	20.52	84	28.52	19.97	83	30.78	21.85	82	29.86	21.85	80	26.83	22.30	73
Real estate loans secured by farmland.....	0.16	0.95	48	0.23	0.85	54	0.31	0.95	53	0.10	0.88	41	0.12	0.81	40

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017										
Loan commitments (reported semiannually, June/Dec)	2,003,451	1,557,508	1,336,027	1,062,154	880,074										
Commit: Secured commercial real estate loans	352,515	210,370	247,994	349,794	292,535										
Commit: Unsecured real estate loans	0	0	0	0	0										
Credit card lines (reported semiannually, June/Dec)	2,264	2,761	3,862	3,790	3,639										
Securities underwriting	125	250	0	0	0										
Standby letters of credit	13,280	11,858	12,815	14,290	8,205										
Commercial and similar letters of credit	0	506	727	3,481	5,345										
Securities lent	0	0	0	0	0										
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0										
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0										
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0										
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0										
Derivative Contracts															
Interest rate futures and forward contracts	10,480	46,041	9,251	5,437	10,917										
Written options contracts (interest rate)	10,480	46,041	9,251	5,437	10,917										
Purchased options contracts (interest rate)	300,000	300,000	0	0	0										
Interest rate swaps	350,786	364,758	249,212	184,703	72,106										
Futures and forward foreign exchange	0	0	0	0	0										
Written options contracts (foreign exchange)	0	0	0	0	0										
Purchased options contracts (foreign exchange)	0	0	0	0	0										
Foreign exchange rate swaps	0	0	0	0	0										
Commodity and other futures and forward contracts	0	0	0	0	0										
Written options contracts (commodity and other)	0	0	0	0	0										
Purchased options contracts (commodity and other)	0	0	0	0	0										
Commodity and other swaps	0	0	0	0	0										
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	20.69	16.95	74	18.67	16.09	67	18.79	16.97	64	15.74	17.31	41	15.15	17.28	37
Standby letters of credit	0.14	0.31	26	0.14	0.31	28	0.18	0.36	27	0.21	0.35	36	0.14	0.40	24
Commercial and similar letters of credit	0	0.01	36	0.01	0.01	81	0.01	0.01	81	0.05	0.01	89	0.09	0.01	91
Securities lent	0	0	49	0	0	49	0	0	49	0	0	50	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0	0	46	0	0	46	0	0	47	0	0.02	44	0	0.01	45
Credit derivatives - notional amount (holding company as beneficiary)	0	0	48	0	0	47	0	0	48	0	0.01	46	0	0	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.01	46	0	0.02	46	0	0.01	46	0	0.01	46	0	0	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	46	0	0	46	0	0	47	0	0	47	0	0	48
Derivative contracts	6.94	3.32	77	9.07	3.72	79	3.77	2.95	74	2.90	6.51	45	1.62	6.82	32
Interest rate contracts	6.94	3.25	77	9.07	3.62	79	3.77	2.87	74	2.90	6.40	45	1.62	6.72	32
Interest rate futures and forward contracts	0.11	0.07	84	0.55	0.20	86	0.13	0.08	82	0.08	0.25	57	0.19	0.28	65
Written options contracts (interest rate)	0.11	0.10	80	0.55	0.24	83	0.13	0.13	78	0.08	0.26	52	0.19	0.28	56
Purchased options contracts (interest rate)	3.10	0.01	99	3.60	0.03	97	0	0.02	45	0	0.07	40	0	0.08	41
Interest rate swaps	3.62	2.61	75	4.37	2.58	77	3.51	2.19	78	2.74	5.18	51	1.24	5.41	39
Foreign exchange contracts	0	0	48	0	0	47	0	0	47	0	0	47	0	0	45
Futures and forward foreign exchange contracts	0	0	48	0	0	47	0	0	47	0	0	47	0	0	45
Written options contracts (foreign exchange)	0	0	49	0	0	49	0	0	48	0	0	49	0	0	48
Purchased options contracts (foreign exchange)	0	0	49	0	0	49	0	0	48	0	0	49	0	0	48
Foreign exchange rate swaps	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	0	49	0	0	48	0	0	48	0	0	48	0	0	47
Commodity and other futures and forward contracts	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0	49	0	0	49	0	0	48	0	0	49	0	0	48
Purchased options contracts (commodity and other)	0	0	49	0	0	49	0	0	48	0	0	48	0	0	48
Commodity and other swaps	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	34.84	27.65	79	27.43	24.20	64	27.08	24.81	59	25.84	25.18	55	26.50	25.74	55

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	671,746	756,840	267,714	195,577	93,940
Interest rate contracts	671,746	756,840	267,714	195,577	93,940
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	10,480	46,041	9,251	5,437	10,917
Written options	10,480	46,041	9,251	5,437	10,917
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	10,480	46,041	9,251	5,437	10,917
Purchased options	300,000	300,000	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	300,000	300,000	0	0	0
Swaps	350,786	364,758	249,212	184,703	72,106
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	671,746	756,840	267,714	195,577	93,940
Interest rate contracts	671,746	756,840	267,714	195,577	93,940
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	650,785	664,758	258,463	190,140	83,023
One year or less	3,020	0	9,251	5,437	10,917
Over 1 year to 5 years	378,400	384,631	105,885	184,703	72,106
Over 5 years	269,365	280,127	143,327	0	0
Gross negative fair value (absolute value)	8,022	13,339	4,817	1,013	0
Gross positive fair value.....	8,311	14,344	0	497	104
Held for trading.....	0	0	0	0	0
Non-traded.....	8,311	14,344	0	497	104
Current credit exposure on risk-based capital derivative contracts	0	0	0	497	104
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 2	Pct												
Percent of Notional Amount															
Interest rate contracts	100	99.27	56	100	99.50	58	100	99.57	60	100	99.91	54	100	99.91	56
Foreign exchange contracts	0	0.15	44	0	0.19	43	0	0.14	42	0	0	46	0	0.04	44
Equity, commodity, and other contracts	0	0	48	0	0	47	0	0.07	45	0	0	47	0	0	47
Futures and forwards	1.56	7.01	50	6.08	15.03	49	3.46	14.06	52	2.78	11.75	52	11.62	12.76	66
Written options	1.56	5.82	44	6.08	10.24	49	3.46	11.73	45	2.78	11.14	49	11.62	9.73	69
Exchange-traded	0	0	50	0	0	50	0	0	48	0	0	49	0	0	49
Over-the-counter	1.56	5.82	44	6.08	10.24	49	3.46	10.84	45	2.78	10.65	49	11.62	9.46	70
Purchased options	44.66	1.88	98	39.64	2.13	98	0	2.45	35	0	1.29	38	0	1.44	38
Exchange-traded	0	0	50	0	0	50	0	0	49	0	0	49	0	0	49
Over-the-counter	44.66	1.88	98	39.64	2.13	98	0	2.28	36	0	1.22	38	0	1.27	39
Swaps	52.22	82.75	14	48.19	71.83	32	93.09	64.61	63	94.44	65.42	61	76.76	66.04	42
Held for trading	0	24.39	32	0	16.03	34	0	15.01	35	0	13.60	38	0	16.18	35
Interest rate contracts	0	16.71	32	0	16.37	34	0	16.17	35	0	12.87	38	0	16.40	36
Foreign exchange contracts	0	0	47	0	0	47	0	0.11	46	0	0	48	0	0	47
Equity, commodity, and other contracts	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Non-traded	100	75.61	67	100	83.97	65	100	84.99	64	100	86.40	61	100	83.82	64
Interest rate contracts	100	74.23	71	100	83.02	69	100	84.69	69	100	85.51	64	100	83.04	68
Foreign exchange contracts	0	0	46	0	0	45	0	0.01	44	0	0	47	0	0.01	46
Equity, commodity, and other contracts	0	0	49	0	0	48	0	0.01	47	0	0	48	0	0	48
Derivative contracts (excluding futures and forex 14 days or less)	96.88	85.18	50	87.83	79.60	45	96.54	80.07	61	97.22	82.85	53	88.38	87.47	36
One year or less	0.45	11.52	24	0	15.52	12	3.46	15.20	50	2.78	12.75	44	11.62	15.62	61
Over 1 year to 5 years	56.33	26.87	85	50.82	19.75	86	39.55	22.92	70	94.44	22.66	94	76.76	21.68	93
Over 5 years	40.10	38.91	48	37.01	32.47	52	53.54	34.12	69	0	36.28	14	0	37.90	13
Gross negative fair value (absolute value)	1.19	1.54	46	1.76	2.84	33	1.80	1.30	65	0.52	0.66	40	0	0.50	7
Gross positive fair value	1.24	1.36	48	1.90	2.25	43	0	1.14	2	0.25	1.10	14	0.11	0.92	7
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0	79	0.01	0.01	77	0.01	0	78	0	0.01	46	0	0	12
Gross positive fair value (X)	0.01	0	77	0.01	0.01	81	0	0	32	0	0.01	30	0	0.01	18
Held for trading (X)	0	0	43	0	0	44	0	0	44	0	0	40	0	0	37
Non-traded (X)	0.01	0	84	0.01	0	89	0	0	34	0	0.01	38	0	0	28
Current credit exposure (X)	0	0.01	20	0	0.02	21	0	0.01	18	0	0	45	0	0	37
Credit losses on derivative contracts	0	0	50	0	0	48	0	0	50	0	0	49	0	0	49
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.12	17	0	0.27	18	0	0.10	18	0.01	0.06	44	0	0.05	36

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	92,733	35,154	32,423	27,122	23,400
Gross losses	6,114	9,957	10,688	8,218	4,421
Write-downs, transfers to loans held-for-sale.....	0	0	0	0	0
Recoveries.....	3,071	2,252	2,420	1,789	2,495
Net losses.....	3,043	7,705	8,268	6,429	1,926
Provision for loan and lease losses	-9,421	37,779	10,999	11,730	5,648
Adjustments.....	3,046	27,505	0	0	0
Ending balance	83,315	92,733	35,154	32,423	27,122
Memo: Allocated transfer risk reserve (ATTR).....	0	0	0	0	0

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.10	-0.01	23	0.48	0.38	68	0.16	0.12	71	0.19	0.12	76	0.11	0.11	56
Provision for loan and lease losses / Average loans and leases.....	-0.16	-0.01	20	0.67	0.53	70	0.22	0.16	71	0.29	0.16	80	0.17	0.16	63
Provision for loan and lease losses / Net loan and lease losses.....	-309.60	147.24	19	490.32	672.96	49	133.03	142.73	53	182.45	182.69	62	293.25	110.75	81
Allowance for loan and lease losses / Total loans and leases not held for sale.....	1.41	1.26	71	1.62	1.35	77	0.68	0.94	17	0.67	0.94	19	0.71	0.95	24
Allowance for loan and lease losses / Total loans and leases.....	1.40	1.25	70	1.60	1.33	77	0.67	0.93	19	0.67	0.93	20	0.71	0.94	25
Allowance for loan and lease losses / Net loans and leases losses (X)	27.38	31.39	64	12.04	25.33	37	4.25	17.18	24	5.04	21.35	21	14.08	16.23	63
Allowance for loan and lease losses / Nonaccrual assets	272.29	459.08	45	256.81	336.78	53	130.42	315.75	29	122.46	285.36	25	139.03	270.69	25
ALLL / 90+ days past due + nonaccrual loans and leases.....	271.22	461.06	46	256.39	293.46	60	129.90	283.41	34	120.14	259.30	28	138.99	232.03	36
Gross loan and lease losses / Average loans and leases	0.11	0.12	60	0.18	0.16	67	0.22	0.16	73	0.20	0.15	71	0.13	0.16	52
Recoveries / Average loans and leases	0.05	0.05	63	0.04	0.04	60	0.05	0.05	65	0.04	0.05	55	0.08	0.06	70
Net losses / Average loans and leases	0.05	0.06	56	0.14	0.11	70	0.17	0.11	72	0.16	0.09	78	0.06	0.10	45
Write-downs, transfers to loans held-for-sale / Average loans and leases.....	0	0	48	0	0	48	0	0	49	0	0	48	0	0	48
Recoveries / Prior year-end losses.....	30.84	43.82	45	21.07	42.12	34	29.45	41.80	43	40.47	51.25	59	181.45	50.41	91
Earnings coverage of net loan and lease losses (X).....	49.07	-14.44	71	17.96	33.55	42	16.89	22.46	50	15.44	29.27	43	44.05	0.97	77
Net Loan and Lease Losses By Type															
Real estate loans	0	0.02	51	0.01	0.04	44	-0.01	0.02	15	0.06	0.01	83	-0.03	0.02	14
Real estate loans secured by 1–4 family.....	-0.08	-0.01	11	-0.01	0.01	31	-0.01	0.02	22	-0.05	0.01	7	0.02	0.03	57
Revolving	-0.01	-0.01	36	-0.01	0	29	0	0.02	65	0.02	0.02	62	0.18	0.03	90
Closed-end.....	-0.10	-0.01	7	0	0.01	27	-0.01	0.02	17	-0.06	0.01	5	-0.02	0.02	12
Commercial real estate loans	0.04	0.03	72	0.01	0.05	48	-0.02	0.02	16	0.11	0.01	91	-0.05	0.01	14
Construction and land development.....	-0.06	-0.01	15	-0.05	0	16	-0.01	-0.02	28	-0.01	-0.02	32	-0.26	-0.04	12
1–4 family.....	0	0	54	0	0	14	0	0	54	0	0	54	0	0	28
Other.....	-0.06	-0.01	13	-0.05	-0.01	14	-0.01	-0.02	25	-0.01	-0.02	27	-0.26	-0.04	8
Multifamily.....	0	0	51	0	0	51	-0.31	0	1	-0.02	0	7	-0.03	0	8
Nonfarm nonresidential	0.05	0.04	74	0.02	0.07	55	0	0.03	48	0.15	0.02	92	-0.01	0.02	29
Owner-occupied.....	0	0.01	51	0.02	0.01	72	0	0.01	44	0	0.01	18	0	0.01	29
Other.....	0.05	0.03	79	0.01	0.04	61	0	0.01	65	0.15	0.01	95	0	0.01	24
Real estate loans secured by farmland.....	0	0.01	49	0	0.01	44	0	0.01	45	-0.51	0	0	-0.91	0	1
Commercial and industrial loans	0.27	0.15	72	0.43	0.20	81	0.91	0.27	92	0.44	0.18	85	0.31	0.18	75
Loans to individuals.....	0.02	0.43	8	0.91	0.66	76	0.97	0.74	75	0.54	0.71	54	0.51	0.78	46
Credit card loans	1.38	0.87	77	2.82	1.71	74	4.79	1.89	90	0.42	1.65	38	11.72	1.60	97
Agricultural loans	0	0	54	0	0.01	48	0	0.02	46	0	0.03	43	0	0.06	41
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0.27	29
Other loans and leases.....	0	0.24	29	0	0.44	29	0	0.14	33	0	0.28	30	0	0.27	29

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017										
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	10,139	10,161	8,243	22,195	10,440										
90+ days past due loans and leases	121	59	108	511	5										
Nonaccrual loans and leases	30,598	36,110	26,955	26,476	19,508										
Total past due and nonaccrual loans and leases	40,858	46,330	35,306	49,182	29,953										
Restructured 30–89 days past due	0	0	80	281	0										
Restructured 90+ days past due	0	0	0	0	0										
Restructured nonaccrual	4,653	6,108	7,943	4,717	6,088										
Total restructured loans and leases	4,653	6,108	8,023	4,998	6,088										
30–89 days past due loans held for sale	0	0	0	0	0										
90+ days past due loans held for sale	0	0	0	0	0										
Nonaccrual loans held for sale	0	0	0	0	0										
Total past due and nonaccrual loans held for sale	0	0	0	0	0										
Restructured loans and leases in compliance	3,910	4,182	11,020	13,065	15,559										
Other real estate owned	13,618	12,750	12,390	12,802	7,640										
Other Assets															
30–89 days past due	0	0	0	0	0										
90+ days past due	0	0	0	0	0										
Nonaccrual	0	0	0	0	0										
Total other assets past due and nonaccrual	0	0	0	0	0										
Percent of Loans and Leases															
30–89 days past due loans and leases	0.17	0.21	49	0.18	0.26	42	0.16	0.31	29	0.46	0.32	75	0.27	0.32	53
90+ days past due loans and leases	0	0.02	48	0	0.04	41	0	0.03	42	0.01	0.03	49	0	0.04	29
Nonaccrual loans and leases	0.51	0.44	63	0.62	0.60	58	0.52	0.48	63	0.55	0.49	62	0.51	0.46	63
90+ days past due and nonaccrual loans and leases	0.52	0.48	60	0.62	0.67	50	0.52	0.54	57	0.56	0.54	58	0.51	0.55	55
30–89 days past due restructured	0	0	31	0	0	32	0	0	63	0.01	0.01	67	0	0.01	25
90+ days past due restructured	0	0	44	0	0	45	0	0	45	0	0	43	0	0	41
Nonaccrual restructured	0.08	0.08	62	0.11	0.09	66	0.15	0.07	80	0.10	0.10	58	0.16	0.10	70
30–89 days past due loans held for sale	0	0	49	0	0	47	0	0	47	0	0	47	0	0	48
90+ days past due loans held for sale	0	0	48	0	0	48	0	0	48	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	48	0	0	46	0	0	48	0	0	48	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.17	0.21	49	0.18	0.26	42	0.16	0.31	29	0.46	0.32	75	0.27	0.32	53
90+ days past due assets	0	0.02	48	0	0.04	41	0	0.03	42	0.01	0.03	49	0	0.04	29
Nonaccrual assets	0.51	0.44	63	0.62	0.60	57	0.52	0.48	63	0.55	0.49	62	0.51	0.47	63
30+ days past due and nonaccrual assets	0.69	0.71	53	0.80	0.95	42	0.68	0.87	42	1.02	0.88	65	0.78	0.89	53
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.32	0.31	57	0.43	0.47	51	0.38	0.39	57	0.40	0.39	58	0.34	0.40	47
90+ days past due and nonaccrual assets + other real estate owned	0.46	0.34	69	0.59	0.52	60	0.56	0.45	69	0.59	0.45	72	0.47	0.48	61
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.50	0.45	61	0.64	0.63	58	0.71	0.56	69	0.78	0.59	73	0.74	0.63	67
Allowance for loan and lease losses	57.76	59.86	52	57.20	72.10	42	143.50	92.08	77	162.30	95.97	81	157.46	100.14	79
Equity capital + allowance for loan and lease losses	3.45	4.10	44	4.34	5.64	41	4.94	4.77	58	5.87	5.09	67	5.96	5.57	64
Tier 1 capital + allowance for loan and lease losses	3.91	4.51	47	4.99	6.21	43	5.86	5.30	63	7.07	5.65	69	6.89	6.11	65
Loans and leases + other real estate owned	0.81	0.70	64	0.91	0.92	58	0.96	0.78	69	1.09	0.82	74	1.11	0.86	70

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
			BHC	Peer # 2	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.09	0.18	38	0.18	0.25	49	0.12	0.28	23	0.34	0.29	68	0.23	0.29	44
	90+ days past due		0	0.02	27	0	0.04	51	0	0.03	24	0.01	0.03	56	0	0.05	39
	Nonaccrual.....		0.50	0.43	65	0.69	0.63	62	0.49	0.45	63	0.59	0.48	67	0.56	0.43	74
Commercial and industrial	30–89 days past due		0.50	0.19	84	0.18	0.15	66	0.34	0.22	73	1.12	0.23	92	0.43	0.27	77
	90+ days past due		0.01	0.02	69	0	0.02	31	0.01	0.02	70	0	0.02	32	0	0.01	32
	Nonaccrual.....		0.62	0.53	65	0.48	0.61	55	0.76	0.74	64	0.48	0.61	51	0.44	0.60	48
Individuals	30–89 days past due		0.40	0.53	51	0.19	0.52	37	0.30	0.60	34	0.49	0.68	51	0.28	0.69	37
	90+ days past due		0.01	0.02	66	0	0.02	30	0	0.02	31	0	0.03	31	0	0.03	29
	Nonaccrual.....		0.32	0.14	79	0.31	0.14	76	0.05	0.12	49	0.09	0.15	53	0.05	0.21	38
Depository institution loans	30–89 days past due			0			0			0			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due		0	0.06	32	0	0.07	34	0	0.10	34	0	0.11	34	0	0.15	35
	90+ days past due		0	0	45	0	0	45	0	0	47	0	0.01	44	0	0	45
	Nonaccrual.....		0	0.18	31	9.12	0.57	94	0	0.80	28	0	0.46	31	0	0.31	31
Foreign governments	30–89 days past due			0													
	90+ days past due			0													
	Nonaccrual.....			0													
Other loans and leases	30–89 days past due		0	0.31	23	0	0.67	22	0	0.28	23	0.10	0.18	68	1.19	0.12	93
	90+ days past due		0	0.01	40	0	0	40	0	0	40	0	0	41	0	0	44
	Nonaccrual.....		0	0.07	37	0	0.10	33	0.64	0.04	93	0	0.04	36	0	0.06	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 2	Pct												
		Memoranda														
1–4 family	30–89 days past due	0.26	0.37	48	0.45	0.46	57	0.12	0.53	12	0.34	0.52	46	0.27	0.56	29
	90+ days past due	0	0.04	29	0	0.06	59	0	0.05	28	0.03	0.04	62	0	0.06	45
	Nonaccrual	0.90	0.48	84	0.89	0.67	73	0.62	0.55	64	1.03	0.61	81	1.31	0.65	86
Revolving	30–89 days past due	0.15	0.19	54	0.14	0.25	48	0.03	0.36	19	0.43	0.36	66	0.01	0.29	15
	90+ days past due	0	0.01	41	0	0.01	41	0	0.01	37	0	0.02	37	0	0.02	35
	Nonaccrual	0.73	0.37	76	0.50	0.46	61	0.42	0.34	63	0.42	0.35	61	0.76	0.42	77
Closed-end	30–89 days past due	0.29	0.40	52	0.54	0.48	61	0.14	0.56	16	0.32	0.54	45	0.34	0.63	37
	90+ days past due	0	0.04	31	0.01	0.06	61	0	0.05	29	0.03	0.05	66	0	0.06	50
	Nonaccrual	0.95	0.49	83	1.01	0.69	78	0.67	0.57	64	1.18	0.64	84	1.46	0.68	89
Junior lien	30–89 days past due	0.01	0.01	65	0	0.01	15	0	0.02	32	0	0.02	29	0.01	0.03	35
	90+ days past due	0	0	44	0	0	44	0	0	41	0.03	0	96	0	0	36
	Nonaccrual	0.08	0.02	90	0.09	0.03	86	0.08	0.03	84	0.05	0.03	67	0.07	0.04	75
Commercial real estate	30–89 days past due	0.01	0.08	28	0.04	0.14	40	0.12	0.15	52	0.33	0.16	78	0.21	0.15	68
	90+ days past due	0	0.01	39	0	0.02	35	0	0.02	34	0.01	0.02	70	0	0.02	31
	Nonaccrual	0.28	0.37	50	0.52	0.57	55	0.36	0.34	60	0.36	0.41	57	0.15	0.33	33
Construction and development	30–89 days past due	0	0.09	27	0	0.16	26	0	0.20	22	0.46	0.17	83	0.01	0.18	43
	90+ days past due	0	0	45	0	0.01	43	0	0.01	43	0	0	44	0	0.01	42
	Nonaccrual	0.11	0.08	76	0.07	0.21	58	1.52	0.18	93	0.01	0.18	47	0.07	0.21	54
1–4 family	30–89 days past due	0	0.03	39	0	0.03	36	0	0.05	33	0.43	0.07	91	0	0.05	33
	90+ days past due	0	0	47	0	0	46	0	0	47	0	0	48	0	0	46
	Nonaccrual	0.10	0	95	0	0.01	42	1.33	0.01	99	0	0.04	37	0	0.04	35
Other	30–89 days past due	0	0.04	30	0	0.09	30	0	0.12	26	0.03	0.06	70	0.01	0.08	55
	90+ days past due	0	0	48	0	0	44	0	0	44	0	0	45	0	0.01	44
	Nonaccrual	0.02	0.06	65	0.07	0.16	63	0.19	0.14	76	0.01	0.10	55	0.07	0.12	65
Multifamily	30–89 days past due	0	0.02	41	0	0.03	39	0	0.03	38	0	0.03	36	0	0.04	35
	90+ days past due	0	0	48	0	0	47	0	0	46	0	0	46	0	0	45
	Nonaccrual	0	0.06	36	0	0.10	32	0	0.03	37	0	0.04	34	0	0.05	33
Nonfarm non-residential	30–89 days past due	0.01	0.08	36	0.05	0.14	44	0.15	0.13	66	0.32	0.17	76	0.27	0.14	78
	90+ days past due	0	0.01	40	0	0.02	38	0	0.02	37	0.01	0.02	74	0	0.02	33
	Nonaccrual	0.31	0.49	46	0.60	0.73	53	0.21	0.36	39	0.46	0.52	60	0.18	0.40	33
Owner Occupied	30–89 days past due	0.01	0.03	53	0.05	0.05	59	0.12	0.06	75	0.23	0.08	83	0.19	0.06	88
	90+ days past due	0	0	43	0	0.01	40	0	0.01	40	0.01	0	80	0	0.01	35
	Nonaccrual	0.14	0.18	53	0.34	0.27	65	0.11	0.19	41	0.13	0.20	49	0.11	0.16	49
Other	30–89 days past due	0	0.03	27	0	0.06	22	0.02	0.05	58	0.09	0.07	75	0.08	0.06	69
	90+ days past due	0	0	45	0	0	44	0	0.01	41	0	0.01	39	0	0.01	39
	Nonaccrual	0.17	0.24	57	0.26	0.33	57	0.10	0.14	58	0.33	0.22	72	0.07	0.16	49
Farmland	30–89 days past due	0	0.06	34	0	0.08	33	0	0.21	28	5.83	0.09	99	0	0.10	34
	90+ days past due	0	0	46	0	0	46	0	0.01	45	0	0	46	0	0	45
	Nonaccrual	7.79	0.73	91	9.83	1.19	92	8.64	1.06	94	0	0.49	27	0	0.44	28
Credit card	30–89 days past due	1.04	0.88	66	0.31	1.02	49	0	0.87	18	0	1.03	23	0	0.83	23
	90+ days past due	0	0.12	31	0	0.22	27	0	0.18	30	0	0.26	36	0	0.22	36
	Nonaccrual	0	0.01	47	0	0.02	46	0	0	46	0	0.07	42	0	0.08	42

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Common Equity Tier 1 Capital					
Common stock plus related surplus	959,028	853,227	785,257	780,253	663,966
Retained earnings	381,568	281,432	195,813	97,074	29,914
Accumulated other comprehensive income (AOCI)	-6,994	20,370	4,465	-13,060	-4,216
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,333,602	1,155,029	985,535	864,267	689,664
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	264,940	235,309	226,514	235,987	169,890
Accumulated other comprehensive income-related adjustments	-6,994	20,370	4,465	-13,060	-4,059
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,075,656	899,350	754,556	641,340	523,833
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,075,656	899,350	754,556	641,340	523,833
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	71,646	71,365	71,085	70,804	70,521
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	4	4	0	0	0
Additional tier 1 capital before deductions	71,650	71,369	71,085	70,804	70,521
Less: Additional tier 1 capital deductions	0	0	0	0	1,791
Additional tier 1 capital	71,650	71,369	71,085	70,804	68,730
Tier 1 Capital					
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	53,580	58,861	35,294	32,543	27,184
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	53,580	58,861	35,294	32,543	27,184
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	53,580	58,861	35,294	32,543	27,184
Exited advanced approach tier 2 capital					
Total capital	1,200,886	1,029,580	860,935	744,687	619,747
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	10,084,004	8,377,553	6,986,139	6,615,161	5,718,255
Less: Deductions from common equity tier 1 capital	264,940	235,309	226,514	235,987	171,681
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	9,819,064	8,142,244	6,759,625	6,379,174	5,546,574
Total risk-weighted assets	6,595,378	5,560,489	5,481,326	5,159,431	4,355,137
Exited advanced approach total RWA					
Capital Ratios					
Common equity tier 1 capital, column A	16.31	12.27	91	16.17	10.91
Common equity tier 1 capital, column B	0	0	50	0	50
Tier 1 capital, column A	17.40	12.90	93	17.46	11.60
Tier 1 capital, column B	0	0	50	0	50
Total capital, column A	18.21	14.97	88	18.52	13.45
Total capital, column B	0	0	50	0	50
Tier 1 leverage	11.68	9.54	88	11.92	9.65
Supplementary leverage ratio, advanced approaches HCs					

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0	0	
Total property and casualty assets	0	0	0	0	0	0	
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0	0	
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0	0	
Total insurance underwriting equity	0	0	0	0	0	0	
Total property and casualty equity	0	0	0	0	0	0	
Total life and health equity	0	0	0	0	0	0	
Total insurance underwriting net income	0	0	0	0	0	0	
Total property and casualty	0	0	0	0	0	0	
Total life and health	0	0	0	0	0	0	
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0	0	
Unearned premiums (P/C)	0	0	0	0	0	0	
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0	0	
Separate account liabilities (L/H)	0	0	0	0	0	0	
Insurance activities revenue	17	10	30	60	4	70.00	325.00
Other insurance activities income	17	10	30	60	4	70.00	325.00
Insurance and reinsurance underwriting income	0	0	0	0	0	0	
Premiums	0	0	0	0	0	0	
Credit related insurance underwriting	0	0	0	0	0	0	
Other insurance underwriting	0	0	0	0	0	0	
Insurance benefits, losses, expenses	0	0	0	0	0	0	
Net assets of insurance underwriting subsidiaries	0	0	0	0	0	0	
Life insurance assets	205,041	131,776	126,181	123,394	123,981	55.60	142.42

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 2	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	48	0	0	48	0	0	48	0	0	48	0	0	47
Insurance underwriting assets (P/C) / Total insurance underwriting assets	25			50			60			66.67			75		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	75			50			40			33.33			25		
Separate account assets (L/H) / Total life assets	0			0			0			0			0		
Insurance activities revenue / Adjusted operating income	0	0.64	51	0	0.41	50	0.01	0.37	55	0.02	0.46	50	0	0.44	36
Premium income / Insurance activities revenue	0	0.13	45	0	0.01	47	0	0.03	47	0	0	48	0	0.01	47
Credit related premium income / Total premium income	100			100			100			50			60		
Other premium income / Total premium income	0			0			0			50			40		
Insurance underwriting net income / Consolidated net income	0	0	49	0	0	49	0	0	48	0	0	48	0	0	47
Insurance net income (P/C) / Equity (P/C)	47.20			19.85			37.86			72.25			31.81		
Insurance net income (L/H) / Equity (L/H)	84.24														
Insurance benefits, losses, expenses / Insurance premiums	448.52			-40.91			132.57			116.87			136.34		
Reinsurance recovery (P/C) / Total assets (P/C)	0			0			0			0			0		
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	49	0	0	50	0	0	49	0	0	49	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	16.66	11.86	70	12.39	11.01	52	14.66	11.53	57	16.57	13.70	62	20.01	14.86	77
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0		
Non-interest-bearing deposits.....	0	0	0		

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct									
Analysis Ratios															
Yield: Foreign loans		0			0.05			0			0				0
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans															
Commercial and industrial loans								2.35			3.83				4.38
Foreign governments and institutions		0													
Growth Rates															
Net loans and leases.....		-29.45			5,672.05			-47.91			-27.26			22.03	
Total selected assets.....		-19.66			6.04			-25.04			5.03		-100	-5.54	9
Deposits		-65.37			-44.89			2.53			-2.42			-22.72	

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Activity								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0
Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
					Percent Change
					1-Year 5-Year
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	47,788	20,425	18,677	409	1,872	133.97	15990.24
Dividends	47,684	20,230	18,084	0	0	135.71	
Interest	104	195	593	409	1,872	-46.67	-64.98
Management and service fees	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	
Income from nonbank subsidiaries	38	52	82	75	57	-26.92	-32.14
Dividends	38	52	82	75	57	-26.92	-32.14
Interest	0	0	0	0	0	0	
Management and service fees	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	
Income from subsidiary holding companies		0	0				
Dividends		0	0				
Interest		0	0				
Management and service fees		0	0				
Other income		0	0				
Total income from subsidiaries	47,826	20,477	18,759	484	1,929	133.56	13448.44
Securities gains (losses)	0	0	0	0	0	0	
Other operating income	25	23	4	0	15,328	8.70	
Total operating income	47,851	20,500	18,763	484	17,257	133.42	13455.52
Operating Expenses							
Personnel expenses	0	0	0	0	0	0	
Interest expense	0	0	0	0	0	0	
Other expenses	2,448	3,074	4,019	4,044	3,148	-20.36	-5.04
Provision for loan and lease losses	0	0	0	0	0	0	
Total operating expenses	2,448	3,074	4,019	4,044	3,148	-20.36	-5.04
Income (loss) before taxes	45,403	17,426	14,744	-3,560	14,109	160.55	
Applicable income taxes (credit)	-481	-589	-702	-747	4,938		
Extraordinary items					0		
Income before undistributed income of subsidiaries	45,884	18,015	15,446	-2,813	9,171	154.70	
Equity in undistributed income of subsidiaries	78,519	59,749	83,293	70,088	33,694	31.41	156.39
Bank subsidiaries	78,532	59,793	83,449	70,146	33,694	31.34	156.43
Nonbank subsidiaries	-13	-44	-156	-58	0	0	
Subsidiary holding companies	0	0	0	0	0	0	
Net income (loss)	124,403	77,764	98,739	67,275	42,865	59.98	326.02
Memoranda							
Bank net income	126,216	80,023	101,533	70,146	33,694	57.72	312.13
Nonbank net income	25	8	-74	17	57	212.50	-55.36
Subsidiary holding companies' net income	0	0	0	0	0	0	

